

Information to identify the case:

Debtor 1	<u>Ralph R. Habbaz</u>	Social Security number or ITIN	xxx-xx-1536
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Celia Habbaz</u>	Social Security number or ITIN	xxx-xx-2726
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-15539-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ralph R. Habbaz

Celia Habbaz

6/23/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ralph R. Habbaz
 Celia Habbaz
 Debtors

Case No. 17-15539-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 30

Date Rcvd: Jun 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2017.

db/jdb +Ralph R. Habbaz, Celia Habbaz, 66 Girard Avenue, West Long Branch, NJ 07764-1266
 cr +Hamilton Equity Group LLC, PO Box 280, Buffalo, NY 14201-0280
 516714618 American Express, c/o Jaffe & Asher, 600 Third Avenue, 8th Floor, Freehold, NJ 07728
 516714620 +American Honda Finance Corporation, c/o Synergetic Communication, Inc.,
 5450 N.W. Central #220, Houston, TX 77092-2061
 516714621 +Bank of America, c/o Hayt, Hayt & Landau, LLC, Two Industrial Way West,
 Eatontown, NJ 07724-2265
 516714624 Chase, c/o Nationwide Credit Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
 516714626 Chase Bank, 3415 Vision Drive OH4-7214, West Long Branch, NJ 07764-1266
 516714625 +Chase Bank, c/o Jefferson Capital Systems, LLC, PO Box 17210, Golden, CO 80402-6020
 516714628 +CitiBank, N.A., c/o Hoffman & Mancini, PC, 1814 East Route 70, Suite 350,
 Cherry Hill, NJ 08003-2057
 516714633 +FIA Card Services, N.a., c/o Gordon & Weinberg, 1001 East Hector Street, Suite 220,
 Conshohocken, PA 19428-2395
 516714630 Fay Servicing, PO Box 619063, Dallas, TX 75261-9063
 516714631 +Federal National Mortgage Association, c/o Stern Lavinthal & Frankenberg, LLC,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 516714634 +Hamilton Equity Group, LLC, c/o Rupp, Baase, Pfalzgraf, Cunningham, 1600 Liberty Building,
 424 Main Street, Buffalo, NY 14202-3694
 516714635 +Hillel Yeshiva, PO Box 2288, Ocean, NJ 07712-2288
 516714636 +Ilan High School, 82 Norwood Avenue, Suite 3, Deal, NJ 07723-1375
 516714637 +MBNA America, N.A., c/o The Law Firm of Ryan E Calef & Assoc,
 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597
 516714639 Monmouth Medical Center, c/o RMB 409 Park Circle, Knoxville, TN 37919
 516714640 +Monmouth Medical Center, c/o A Receivables Management, PO Box 949,
 Eatontown, NJ 07724-0949
 516714641 PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
 516714643 #+The Law Firm orf Ryan E. Calef & Assoc., 1276 Veterans Highway, E-1, Bristol, PA 19007-2597
 516714644 +Yeshiva of Flatbush, 919 East 10th Street, Brooklyn, NY 11230-3585

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2017 22:40:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 23 2017 22:40:34 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516714619 +EDI: AMEREXPR.COM Jun 23 2017 22:23:00 American Express Gold Card, c/o Jaffe & Asher, LLP,
 600 third Avenue, 8th floor, New York, NY 10016-1901
 516714623 +E-mail/Text: bankruptcy@certifiedcollection.com Jun 23 2017 22:40:24 BHMGM-MMC NO BEHAVIORAL,
 c/o Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
 516714622 EDI: BANKAMER.COM Jun 23 2017 22:23:00 Bank of America, PO Box 15710,
 Wilmington, DE 19886-5710
 516714627 E-mail/Text: cms-bk@cms-collect.com Jun 23 2017 22:40:15 CitiBank M.C.,
 c/o Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 516714632 +E-mail/Text: fggbanko@fgny.com Jun 23 2017 22:39:50 FIA Card Services, N.A.,
 c/o Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
 516714638 +E-mail/Text: ebn@barnabashealth.org Jun 23 2017 22:41:09 Monmouth Medical Center,
 PO Box 903, Oceanport, NJ 07757-0903
 516714642 EDI: RMCB.COM Jun 23 2017 22:23:00 Quest Diagnostics Inc., c/o AMCA, PO Box 1235,
 Elmsford, NY 10523-0935

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516714629 Computer Business Solutions Inc., D/B/A Computer Business

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Jun 23, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2017 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
Denise E. Carlon on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank
National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eugene D. Roth on behalf of Joint Debtor Celia Habbaz erothesq@gmail.com
Eugene D. Roth on behalf of Debtor Ralph R. Habbaz erothesq@gmail.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5